



36245 60709-00011 STO PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Art Unit: 3624

Serial No.: 09/751,900

Examiner: Jagdish Patel

Filed: December 29, 2000

:

For: METHODS AND

METHODS AND SYSTEMS FOR

DETERMINING ROLL RATES OF

LOANS

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is: Transmittal (3 pgs., in duplicate); Amendment in Response to Office Action dated September 21, 2004 (15 pgs.); Return post card

STATUS

2. Applicant

claims small entity status. is other than a small entity.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER FOR PATENTS

Express Mail Label No.: EV458033207US

Date: January 21, 2005

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Daniel M. Fitzgerald, Reg. No. 38,880

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EXTENSION OF TERM

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		☐ se	cond month		\$	450.00	\$ 2	225.00
		th	ird month		\$	1,020.00	\$ 5	510.00
		fo	ourth month		\$1	,590.00	\$ 7	795.00
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ı	con	ditional	petition is be	o extension	o pi	term is required rovide for the po the need for a p	ssibil	ity that
			FEE 1	FOR CLA	IM	S		
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	(Col. 1)		(Col. 2)	(Col. 3)		SMALL ENTITY		OTHER THAN SMALL ENTITY
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L					TO	OTAL ADDITIONAL	OR	TOTAL ADDITIONAL

	(a)	No additional fee for Claims is required						
		OR						
	(b)	Total additional fee for claims required \$						
		FEE PAYMENT						
5.		Attached is a check in the sum of \$						
		Charge Deposit Account No. 01-2384 the sum of \$120.00 A duplicate of this transmittal is attached.						
		FEE DEFICIENCY						
6.		If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.						
		AND/OR						
		If any additional fee for claims is required, charge Deposit Account No. 01-2384.						
7.		Other:						
		Daniel M. Fitzgerald Reg. No. 38,880 ARMSTRONG TEASDALE LLP One Metropolitan Square, Suite 2600 St. Louis, MO 63102 314/621-5070						

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AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

In response to the Office Action dated September 21, 2004, please amend the aboveidentified patent application as follows.